

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Cathleen E. Schmidt-Ruchinsky  
Debtor

Case No. 19-00962-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Sep 15, 2022

User: AutoDocket  
Form ID: fnldecnd

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2022:**

Recip ID	Recipient Name and Address
db	+ Cathleen E. Schmidt-Ruchinsky, 6330 Mercury Drive, Mechanicsburg, PA 17050-5267
5170789	+ Cumberland County Adult Probation, 4 East Liberty Ave, Carlisle, PA 17013-3308
5170790	+ Czekaj Dusharm LLC, 24 N. 2nd Street, STE B, Newport, Pennsylvania 17074-1501
5170794	+ Mooney & Associates, 40 E Philadelphia Street, York, Pennsylvania 17401-1122
5170801	+ Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120-0001
5170796	+ Scaringi Law, 120 Pine Grove Commons, York, Pennsylvania 17403-5151
5170804	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5170785	+ Email/Text: BarclaysBankDelaware@tsico.com	Sep 15 2022 18:46:00	BRCLYSBANKDE, P.O. BOX 8803, WILMINGTON, DE 19899-8803
5170786	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 15 2022 18:47:13	CAPITAL ONE, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
5170787	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 15 2022 18:46:00	CB/WAYFAIR, PO BOX 182789, COLUMBUS, OH 43218-2789
5170788	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 15 2022 18:46:00	CCB/ULTA, PO BOX 182120, COLUMBUS, OH 43218-2120
5175986	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 15 2022 18:47:13	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5170799	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 15 2022 18:46:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5170791	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 15 2022 18:46:00	Internal Revenue Service, Centralized Insolvency , Operations, P.O, Philadelphia, Pennsylvania 19114-0326
5170792	Email/Text: camanagement@mtb.com	Sep 15 2022 18:46:00	M & T BANK, PO BOX 900, MILLSBORO, DE 19966
5200647	Email/Text: camanagement@mtb.com	Sep 15 2022 18:46:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240 - 0840
5170793	+ Email/Text: unger@members1st.org	Sep 15 2022 18:46:00	MEMBERS 1ST, 5000 LOUISE DR, MECHANICSBURG, PA 17055-4899
5170803	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 15 2022 18:46:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5178959	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 15 2022 18:46:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5197143	Email/Text: bnc-quantum@quantum3group.com	Sep 15 2022 18:46:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

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5197144	Email/Text: bnc-quantum@quantum3group.com	Sep 15 2022 18:46:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5170795	+ Email/Text: EBN_IndianapolisIMC@receivemorempr.com	Sep 15 2022 18:46:00	RECMGMPART, PO Box 349, Greensburg, Indiana 47240-0349
5170797	+ Email/PDF: gecsed@recoverycorp.com	Sep 15 2022 18:47:05	SYNCB/WOLFFER, C/O PO BOX 965036, ORLANDO, FL 32896-0001
5170802	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Sep 15 2022 18:46:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5170798	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Sep 15 2022 18:46:00	VERIZON, NATIONAL RECOVERY OPERATIONS P.O. BOX 260, P.O. BOX 26055, MINNEAPOLIS, MN 55426-0055
5197111	Email/PDF: ebn_ais@aisinfo.com	Sep 15 2022 18:47:14	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5170800	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2022                      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
John Matthew Hyams	on behalf of Debtor 1 Cathleen E. Schmidt-Ruchinsky jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Cathleen E. Schmidt–Ruchinsky,  
aka Cathleen E. Schmidt,

Chapter 13

**Debtor 1**

Case No. 1:19-bk-00962-HWV

Social Security No.:

xxx-xx-8849

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos (Trustee)**

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Cathleen E. Schmidt–Ruchinsky** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: September 15, 2022

fnldec (01/22)